## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

IN RE:

CASE NO. 3:12-bk-02888-PMG

CAROLYN C. HANCOCK,

Debtor.		

# ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED STATUS OF CITIMORTGAGE AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

#### [CLAIM NUMBER SIX]

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of the Lien of the Claimant, CitiMortgage, and to Strip Lien (Doc. 13), and said Claimant having failed to file any response or request for hearing with respect to the Debtors' Motion, it is

#### **ORDERED**:

- 1. The Motion to Determine Secured Status of the Lien of the Claimant, CitiMortgage, and to Strip Lien filed by the Debtor, Carolyn C. Hancock, is granted pursuant to 11 U. S. C. § 506(a).
- 2. Proof of Claim Number Six filed by CitiMortgage, shall be treated as an unsecured claim in this Chapter 13 Case.
- 3. The real property (the "Real Property") that is the subject of the Motion is located at 355 SW Arbor Lane, Lake City, Florida 32024, and more particularly described in Exhibit "A" as attached hereto.
- 4. The second mortgage held by CitiMortgage, recorded on September 6, 2006, in Official Record Book 1095, Page 155, Public Records of Columbia County, shall be deemed void

and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 13 Case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of CitiMortgage's lien prior to the entry of the Debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 Case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt for the full amount of CitiMortgage's claim.

**DATE:** August \_\_\_\_\_\_, 2012, in Jacksonville, Florida.

Paul M. Glenn

United States Bankruptcy Judge

#### Copies furnished to:

Douglas W. Neway, Esquire, Post Office Box 4308, Jacksonville, Florida 32201 Sanjiv Das, President and Chief Executive Officer, Citimortgage, Inc., at his corporate headquarters,

Kimberly K. Molina, Authorized Agent, Citimortgage, Inc., Post Office Box 6030, Sioux Falls, SD 57117-6030

Anthony W. Chauncey, Esquire, Post Office Drawer 1288, Live Oak, Florida 32064

SACROPOLE DISTRICT OF FLORIDA,
SACROPOLE DIVISION

S.A. WOL; 54. NO. 76

399 Park Avenue, New York, New York 10022

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### **Exhibit A - LEGAL DESCRIPTION**

Deal Number:	Title Number: REV. NO. 1	

Inst: 2005024164 Date: 09/29/2005 Time: 16:47

Doc Stamp-Mort:

890,75 509.00

Tax ID Number: R02413-004

Intang. Tax : 509.00

DC.P.DeWitt Cason, Columbia County B: 1060 P: 363

Land situated in the County of Columbia, State of Florida is described as follows:

Commence at an iron pipe the same being the Northeast corner of Section 31, Township 3 South, Range 16 East, Columbia County, Florida and run thence South 5 degrees 21 minutes 00 seconds West along the East line of said Section 31, 475.80 feet, thence North 88 degrees 52 minutes 04 seconds West, 1320 feet to the point of beginning, thence continue North 88 degrees 52 minutes 04 seconds West, 276.32 feet, thence South 05 degrees 23 minutes 40 degrees West, 790.96 feet to the North line of a county maintained graded road (Arbor Lane), thence South 89 degrees 06 minutes 14 seconds East along said North line of Arbor Lane 276.41 feet; thence North 5 degrees 23 minutes 40 seconds East, 789.82 feet to the point of beginning.

Commonly known as: P. O. Box 590, Lake City, FL 32056